

An average loan rate of 50.6 cents per pound for 1933-crop fine-cured tobacco and a schedule of rates by grades have been announced by the U. S. Department of Agriculture.

F H A Making Loans To Farmers for Establishing Herds Of Live Stock

The Farmers Home Administration is now making loans available to farmers for the purchase of foundation herds of cattle. Vernon Woodard, Jones County Supervisor says. The loans, which are a new type for this Government Agency, are long term ranging up to five years. They are made to enable farm families to establish and follow an improved system of farming including dairy, beef cattle and hog enterprises.

These operating loans may also be used to purchase farm and home equipment, feed, seed, lime and fertilizer, to pay family living expenses and to pay other necessary farm and home operating expenses.

The amount of a loan possible for any farmer depends upon the needs as determined by a plan of operation. However, the largest amount any farmer can borrow at one time is \$7,000.00 and the total outstanding debt for operating loans cannot exceed \$10,000.00. The loans are made only for one type farming, which means the borrower and his family must live on and work the farm deriving the major portion of their income from it, employing additional labor only during planting or harvesting time.

All loans are subject to approval by County Committees made up of three farmers. These Committees certify loans when it is found that the earning capacity of the farm is equal to giving the farmer and his family a good living plus keeping the farm up and paying off all debts.

Other types of loans available through F. H. A. are Farm Ownership loans which enables a tenant to purchase a farm; farm development loans which enable a farm owner with an undeveloped farm to develop the farm including land and building improvement; farm enlargement loans which makes it possible for a farm owner who has an undersized farm to buy additional land, and farm housing loans that are available to all farm owners who are unable to secure necessary credit from regular credit sources to build, alter or repair dwellings or other farm buildings.

For further information on these loans contact the Farmers Home Administration office in your county. In Jones County the office is located in the Masonic Building in Trenton. In Lenoir County the office is next to the Court House over the Health Department laboratory.

Public and private forest interests in the South are being urged by the U. S. Department of Agriculture to join an all-out campaign to stop needless destruction by insects on their 180 million acres of timber. USDA's Bureau of Entomology and Plant Quarantine is heading a drive to organize forest-minded individuals into a forest-insect de-

tection and reporting team that will help to reduce insect damage by periodic inspections of all timber lands.

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